



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Chapter 13 Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840**

**IN RE:  
MARIE R ST-PHARD**

**Order Filed on February 14, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

**Case No.: 17-12633 JKS**

**Hearing Date: 2/13/2020**

**Judge: JOHN K. SHERWOOD**

**Debtor is Entitled To Discharge**

**ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION**

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

**DATED: February 14, 2020**

A handwritten signature in black ink, appearing to read "JK Sherwood".

**Honorable John K. Sherwood  
United States Bankruptcy Court**

Case No.: 17-12633 JKS

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

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The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 1/11/2020, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 3/1/2017, the Debtor shall pay the Standing Trustee
  - the sum of \$10,152.00 paid into date over 34 month(s), and then
    - the sum of \$412.00 for a period of 26 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that Debtor must complete Loan Modification on 762-764 Stuyvesant Ave Irvington property by 3/31/2020 or as extended through the courts Loss Mitigation Program. If loan modification not completed case will be dismissed upon certification of the Standing Trustee with 14 days notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that the pre-petition arrears are to be paid outside the plan through loan modification; and it is further
- ORDERED, that the post-petition arrears are to be paid inside the plan; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:  
Marie R ST-Phard  
Debtor

Case No. 17-12633-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db Marie R ST-Phard, 762-764 Stuyvesant Avenue, Irvington, NJ 07111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Loss Mitigation Ditech Financial, LLC. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor VRMTG Asset Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Herbert B. Raymond on behalf of Debtor Marie R ST-Phard herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdeylon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
Kevin Gordon McDonald on behalf of Creditor VRMTG Asset Trust kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Sindi Mncina on behalf of Creditor VRMTG Asset Trust smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8